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CLMPTO

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CLAIMS

- 1.- Process for allowing an economic transaction in real time between two parties connected through a computer network, one of the parties being an individual or company paying a given amount of money either for a service received or goods purchased through the network or any other reason and the other party being an individual or a company collecting the said amount, the said process comprising following steps:
- 1) - the payer connecting, from computer means and by means of a standard program and communication line, the said computer network for having access to the payee's computer means (2);
  - 2) - the payer communicating the payer's temporary memory means (10) where an amount of money is stored/loaded associated to a digital information consisting in an authentication and validation protocol with the said communication program, the said amount of money loaded in the said payer's temporary memory means (10) before or after the said connection once the amount to be paid is known, by means of transfer from the payer's banking account (11) in a finance company (12);
  - 3) - electronically transferring, in real time, through the said communication line (5) fully or partly the amount of money stored within the payer's temporary memory means (10) to collecting means associated to the payee's computer means (2), capable to acknowledge the said authentication and validation protocol, after the payer introduced an order; and
  - 4) - the payee confirming the correct reception of the said money transfer to the payer by means of an electronic message of agreement sent through the network, which can include other financial or fiscal interesting data and to

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be printed through conventional printing means.

2.- Process, according to claim 1, characterized in that it comprises in addition the step of the payee loading the said amount of money received in the payee's temporary memory means (20) or transferring it to the payee's banking account (21) in a finance company (22).

3.- Process, according to claim 1, characterized in that the said money electronic load from the said payer's banking account (11) to the payer's temporary memory means (10) is remotely carried out by means of a connection through a second telecommunication line (8), using means built in the payer's computer means (1).

4.- Process, according to claim 3, characterized in that said money electronic loading operation is carried out either at any moment before the connection through the network with the payee's computer means (2) or after the said connection and keeping the said connection open.

5.- Process, according to claim 1, characterized in that the said money electronic loading operation from the said payer's banking account (11) to the said payer's temporary memory means (10) is carried out by means independent from the payer's computers means (1).

6.- Process, according to claim 5, characterized in that the said independent means for electronically loading the money are remotely loading means (30) capable of being connected to the said payer's banking account (11) through a telecommunication line (9).

7. (Amended) Process, according to claim 5, characterized in that the said money electronic loading is carried out at any moment before the connecting through the network with the payee's computer equipment (2).

8.- Process, according to the claim 6, characterized in that the said remote loading means (30) are communicated

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with the payer's computer means (1), the said money electronic loading being carried out after connecting with the payee's computer means (2) and keeping the said connection open.

9.- Process, according to claim 2, characterized in that the said loading of the amount of money received in the payee temporary memory means (20) is carried out either with means built in the payee computer means (2) or with independent loading means (4, 40) connected to them.

10. (Amended) Process, according to claim 1 (any of the preceding claims), characterized in that the said temporary memory means (10) are withdrawable and packtype.

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11.- Process, according to claim 2, characterized in that the said electronic transfer of the amount of money received by the payee to the payer's banking account (21) is carried out using means provided with a second modem, built in the payee's computer means (2) or external to them, by means of a simultaneous connection with the payee's banking account (21) through a second telecommunication line (91).

12.- System for carrying out a real-time economic transaction between two parties connected through a computer network, one of the parties being an individual or company paying a given amount of money either for a service received or goods purchased through the network or any other reason and the other party being an individual or a company collecting the said amount, the said system comprising at least following devices:

- means based on the payer's computer (1) with at least one modem capable to be connected to the said computer network to have access to the payee's computer equipments (2) by means of a standard communication program;

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- the payer's temporary memory unit (10), a reading-recording device (3, 30) of the said temporary memory unit (10) and a standard safety module, associated to the said payer's computer (1);

- means based on the payee's computer (2) with at least one modem capable to be connected to the said computer network to have access to the payer's computer equipments (1) by means of a standard communication program;

13.- System, according to claim 12, characterized in that the said reading-recording device of the payer's temporary memory unit and the said standard module are integrated in the payer's computer (1).

14.- System according to claim 12, characterized in that the payer's computer (1) comprises in addition a second modem built in it for connecting with the payer's banking account (11) in a finance company (12) through a telecommunication line (6) before the said connection between the payer's computer (1) and the payee's computer (2) through another telecommunication line (5) or thereafter and keeping it open.

15.- System according to claim 12, characterized in that the said reading-recording device of the payer's temporary memory unit, and the said standard safety module form part of an external reading-recording unit (3, 30) communicated with the payer's computer (1) through a connecting cable (6).

16.- System, according to claim 15, characterized in that the said external reading-recording unit (30) comprises in addition, a modem built in it for connecting to the payer's banking account (11) in a finance company (12) through a telecommunication line (8) before the said connection between the payer's computer (1) and the payee's

17. (Amended) System, according to claim 13 [any of the claims 13 to 16], characterized in that the payer's temporary memory unit (10) is withdrawable and packtype.

18.- System according to the claim 17, characterized in that the said withdrawable temporary memory unit (10) is comprised in a standard card provided with integrated circuit (IC card) (50) and the said reading-recording device is a standard IC card reading-recording device (50).

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19. (Amended) System, according to claim 13, characterized in that the said temporary memory unit is built in the payer's computer (1).

20.- System, according to claim 12, characterized in that it comprises, in addition, the payee's temporary memory unit (20), a reading-recording device (4, 40) of the said temporary memory unit and a standard safety module, associated to the payee's computer (2).

21.- System, according to claim 20, characterized in that the said reading-recording device of the payee's temporary memory unit and the said standard safety module are integrated in the payee's computer (2).

22.- System, according to claim 21, characterized in that the said reading-recording device of the payee's temporary memory unit and the said standard safety module, form part of an external reading-recording unit (4, 40) communicated with the payee's computer (2) through a connecting cable (7).

23.- System, according to claim 22, characterized in that the payee's computer (2) comprises, in addition, a second modem built in same for connecting the said reading-recording device to the payee's banking account (21) in a finance company (22) through a telecommunication line (9).

after the said connection between the payer's computer (1) and the payee's computer (2) through another telecommunication line (5) and keeping the said connection open or when this later is finished.

24.- System, according to claim 22, characterized in that the payee's external reading-recording unit (40) comprises in addition a second modem built in it for connecting to the payee's banking account (21) in a finance company (22) through a telecommunication line (9) after the said communication between the payer's computer (1) and the payee's computer (2) through another telecommunication line (5) and keeping the said connection open or when this later is finished.

25. (Amended) System, according to claim 20 (any of the claims 20 to 24), characterized in that the payer's temporary memory unit (20) is withdrawable and packtype.